MEMPHIS AND LITTLE ROCK RAILROAD Mail Train dally Leaves
Louisville Depot
Freight and Accommodation daily

LOUISVILLE AND NASHVILLE -AND -

RAILROADS.

Great Southern Railroad.

SCHEDULE.

MISSISSIPPI & TENNESSEE

BAILROAD. Change of Schedule.

NEW YORK,

-VIA THE-LITTLE MIAMI, PAN HANDLE

and Pennsylvania Route.

Shortest and Quickest to all Eastern Citlen.

DAILY THROUGH TRAINS.

THROUGH FROM Cincinnati to New York IN 26 HOURS.

SIDNEY B. JONES, G. S. W. Pass. Art., Cincinnati, O. W. L. O'BRIEN, G. P. and T. Agt., Columbus, C. WASVILLE AND CINCINNATI

Short Line Railroad FOR CINCINNATI AND THE EAST!

The Quickest, Best and Only Route Running Three Daily Lines.

Puliman Drawing-Room Sleeping Coaches from Louisville to Cin-clunati, Columbus, G., Pitts-burg, Harrisburgh, PHILADELPHIA, NEW YORK

and other Eastern cities WITMOUT CHANGE.

THE ONL! Link WITH WHICH PASSEN-gers from the South make Direct Connec-tion at Lonisville with Through Car for New York, ARRIVING ONE TRAIN IN AD-VANCO of all other Lines. Time from Lou-leville to New York Only Thirty-Two Hours

This Line is Stone Balla, tod and entirely WREE FRO, Y DUST. Being squipped with the celebrat ed Westinghouse Safety Air-Brake, preclu les all possibility of collisions.





Sight Dollars per Annum

LARGEST CITY CIRCULATION.

Traveler's Tales of Fiorida.

ids, and that is Jacksonville

There is but one civilized spot in Flor-

Fifteen Cents Per Week

A FORTUNE FOR 81.

WYOMING MONTHLY

\$250,000 in Prices, Capital Prise \$50,000

6th Extraordinary Drawing.

51,025 Cash Prizes amounting to \$350,000

NO 97

VOL. XXI

MEMPHIS, TENN.: WEDNESDAY EVENING, DECEMBER 22, 1875.

THE PUBLIC LEDGER IS PUBLISHED overy afternoon (except Sunday) at No. 13 Madison street.

The Public Landam is served to city subscrissers by faithfully carriors at FIFTEEN CENTS PER WEEK, payable weekly to the carriers. By mail (in advance): One year, 55; six months, 43; three months, 43; one month, 15 cents. Postage free.

Newsdealers supplied at 25; cents per copy.

PUBLIC LEDGER.

BATES OF ADVERTISING IN DAILY: irst insertion 11 00 per square absequent insertions 50 crone seek 50 crone month 750 crone month 750 crone seek 50 crone seek 5

Express train leaves daily (except Sunday).

Mail Train leaves daily.

Accommodation leaves daily.

Pullman Palace Sleeping Cars on all night trains.

For tickets or information, apply at Ticket Office, 257 Main, northwest corner of Madison atreet.

JOHN T. FLYNN, Sap't Memphia Div.

JARES SPRED, Ticket Agent.

Accommodation leaves daily (except Sunday).

All list for advertising are due when contracted and payable on demand.

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All listers, whether upon pusiness or other.

All letters, whether upon pusiness or otherwise, must be addressed to

E. WHITMORE,

Publisher and Proprieter.

The Omnipotent Shilling, The charge of service in European hotels was originally made to prevent

given every day in England for ne better reason than because the English find lings. They often tip a flunkey who has done absolutely nothing; whom, indeed, they have not seen until he condescends to accept their cash. Not unfrequently they pay service three times-I confess my own guilt in this—by giving it at the inn where they may not take their meals (service is always charged without any reference to its rendering); by giving it to the restaurant where they eat; and by giving it to the waiter who has served at them. The nuisance is growing so rapidly that the time may not be distant when all respectable persons will be axwhen all respectable persons will be ex-

pected to pay six times for one service.

Marvelous is the potency of a shilling,
or its multiplication, everywhere in
England. You need have no apprehension of offending any Briton by the pre-A LL SATURDAY TRAINS RUN
A through to New York without detention.
Pullman's Palace Drawing-Room and Sleeping Cara on all through trains.

FOR THROUGH TICKOTS,

APPLY AT

Ticket Offices Throughout the South and Southwest.

SIDNEY B. JONES,

G. S. W. Pass. Ast., Cincinnati, O. W. L. O'BRIEN,

W. L. O'BRIEN,

SIDNEY B. JONES, Confirmation.

W. L. O'BRIEN,

confirmation. People in the street, policemen at the corners, ushers at the theaters, trades-men, contodians of all sorts, subordinates, and superintendents — men, women and children — scan your face for a shilling, and are un-easy until they clutch it. The British are a sterling people in more than one sense. They may not care for their pound of flesh; but they insist on the

The English policeman is generally obliging, but how much of his obligingness is due to his seent of remuneration asks in words to inquire. He rarely asks in words for money, but he will receive it with amazing alacrity. He is always prepared to take anything, from a sixpence to a sovereign, even so many times duplicated. Entrance to more than half the places in London, where an order is supposed to be indispensable for admission, can easily be had by "up ping a bobby." To the House of Peers, to example, where nothing less than an autogram of one of the lords, spiritual or temporal, is said to secure ingress,

opened two or three doors, kept suspiciously near me, I besitated to offer him anything. I thought books refine the mind; the very presence of immortal works softens, broadens, spiritualizes. street.
ROSS, Gen'l Sup't.

EROCK RAILROAD
Arrives. Leaves.

A.N. F.N. L. N. F.N. L. N. F. N. Communications upon subjects of general sup.

Sales

Ross, Gen'l Sup't.

Since then I have learned England and the English better. The persuasive power of the shilling in England has its advantages, particu-Displayed advertisements will be charged according to the mace occupied, at above rates—there being twelve lines of solid type to the many inconsistencies of British

A "Plane" Illustration of the Hard Times.

Fayotteville Express. The other day while we were sitting in our office, giving way to gloomy reflec-MEMPRIS, TERN., October 39, 1875.

ON AND AFTER SUNDAY, OCTOBER 31.

ON AND AFTER SUNDAY, OCTOBER 31.

lar bill had been paid. To a certain exof the indigent multitude with green-

country, boss. Cotton's done failed, somebody kind enough to take their shil- chickens has gin out, walnuts ain't wuff nuffin, de banks has shet down on us bizness men, and ef de Continental Con-gress at Washington don't do suffin, damfi don't believe thar will be a gineral bustification."

Here he drew the back of his hand across his weeping nose, and wiped the moisture on the seat of his breeches. We sighed, and he continued:

"Dar ain't no money out of de hanks, and I tell you what it is, boss, de banks won'te lend a feller a cent, if he was to gib de angel Gabriel as kylatteral. I'se tried it, bos, I has. Do you see dis here plane?

We told him that the useful tool to which he alloded was attracting our gaze. Well, boss, I took dis here planefust class plane—dis plane dat I hab nebber trusted in nobody's hands—I took dis here plane and tramped into the Fust Nashlum Bank and offered to let dem keep it as kylatteral ef dey would end me a dollar and a balf. I did, boss sho, and what do you reckon de bloated boudholder dat stands behind de desk said who.. he seed dat plane?"

We gave it up.

"Well, boss, he jest histed his nose, pinted to the door, and said." "Git do: of here, wid you dam kylatteral."

"Well, what did you do then, uncle?"

country comin' to, boss, when de banks turn up dare noises at kyletteral like dat \$58820 per day at home. Samples worth plane. Dat's what I want to know, pound that is composed of twenty shil-lings of silver.

Gimme a chaw of plug, boss,"

We gave him a chew of tobacco, and

he went on: Now, boss, I'm agin dese here nash lum banks, fust, last and all de time, and I want you to put in de paper dat I has ined de noble army dat's gwine to weed em up. Jest act dat down boss, and ef you don't think dese here bondholders are ruining de country, just look at dis

We "set down" his remarks, and he departed, leaving us to ponder over the wirkedness of national banks, and their obstinacy in rejecting first-class "kylate

This line is those Ballacted and entirely that the proper is the line accurate the control of the ford and the proper is the line and the proper is the line. The proper is the line and the proper is the line an

NEW GOODS

There is but one civilized spot in Florida, and that is St. Augustine. There is but one spot of any kind in Florida, and that is Euterprise.

soaks the water away. We may leave our rubbers at home cause it never rains in Florida. It is hotter on the river than it is by

It is just as hot on the coast as it is by The thermometer has been known to

run to 100 degrees in December.

The thermometer never rises above 90 degrees in July. Ice sometimes forms in Florida about Christmas.

Ice never forms in Florida at any There is nothing to eat in Florida. There is as much to eat in Florids as

there is at home. You don't want anything to est in Carry your muslin dresses if you wish

to avoid immediate dissolution. At your peril go without your fura!
You will find it difficult to sleep, because of the barking of the dogs in which the South abounds.

Never heard a dog bark in Florida You may be annoyed by the sound of passing horses on the hard shell roads of St. Augustine. They never shoe the horses in St. Au

gustine, because the roads are drifting It takes four days to go to Florida. It takes two days and three nights to go to

Flerida. It takes a week to go to Florida. There is malaria in Florids in March. There is malaria in Florida all the

ear round. There is never any malaria in Florida Money does not give happiness, but aids toward purchasing some of it.

SPECIAL NOTICE. A Health-Promoting Stimulant. Physicians, who certainly ought to be the best judges of such matters, declare that wholesome stimulation is not only desirable, No change of cars between Memphis and Bristol, and only one change of cars to Washington.

Close connection for all points East and Southeast.

Railroad time is twenty minutes faster than city time.

W. J. ROSS, Gen'l Sup't.

TOM B. DUNN. Ticket Agent, 278 Main st.

22-xxiii-21

ONLY ONE NIGHT OUT

Louisville, Cincinnati and St 1479

Louisville, Cincin but essential in many instances. When the

DISPENSARY.

GALEN'S HEAD DISPENSARY 99% Fourth st., bet. Market and Jefferson, Louisville, Ky.

JAMES E. WARNER & CO., Agents,

THIS INSTITUTION WAS ESTABLISHED
1856 by a special act of the Legislature.
The shiect is to give all persons, of either sex,
the most skillful treatment for a reasonable
fee. Eighteen years' successful practice on
ables us to guarantee a perfect sure in any
case of Spermstorthee or Seminal Weakness,
Night Emissions, Impotency, Mental and
Physical Decay, and finally resulting in absolate Insanity if allowed to run too long without proper treatment. Gonorrhea. Gleet,
Stricture, Syphilis, Sorofula, and all affections of the Urinary Organs cured in the
shortest possible time. All Female Complaints speedily and perfectly cured without
the use of painful remedies. Consultation
personally or by letter free. Patients can be
auccessfully treated by mail express in any
part of the world. Send 2c for our libustrated Medical Report, treating upon all the
above diseases, containing valuable solvice
in regard to their treatment, etc. Address as
whove.

78 Extili-72daw

JAMES E. WARNER & CO., Agents,

90-105

Mutual Benefit Life Ins. CO.

ORGANIZED 1845.

ASSETS, OVER - \$32,000,000,

LEWIS C. GROVER, Pres't,

L. SPENCER GOBLE, Vice President; EDWARD A. STRONG, Secretary:
BENJ. C. MILLER, Treasurer.

Policies in Force January 4, 1875, 41,302; Insuring \$132,000,000.

THIS IS THE THIRD LARGEST COMPANY IN THE WORLD, AND PAYS THE
Largest Dividends to its Policy-holders.

This Company's average dividends for the last thirty pears have been higher, and its average expenses for same time have been lower than any other Company in the United States.

The Company's average dividends for the last thirty pears have been higher, and its average expenses for same time have been lower than any other Company in the United States.

New Advertisements

\$12 a day at home. Agents wanted. Out-gusts, Maine. TRUE & CO., Au-COYA WEEK guaranteed to Mais and Fe-011 male Agents in their locality. Costs NOTHING to try it. Particulars free. P. O. VICKERY & CO., Augusta, Mo.

"Well, what did you do then, uncle?"
we inquired.
"Well, boss, I jest biled oceans high wid iniquity, widout making any fuss woff talking about, and I got. What am de country comin to, boss, when de banks

MIND READING, PSYCHOMANCY, FASwination, Soul Charming, Meemerism.

and Marriage Guide, showing how either sex may fascinate and gain the love and affection of any person they choose instantly. 400 pages. By mail 50c. Hunt & Co., 139 S. 7th.

St., Philadelphia.

A GENTS, the greatest chance of the age-Address, with stamp, Dational Copying Co., Atlanta, Ga.

\$5 to \$10 per day. Rusiness hon r-wanted. Address Marion Supply Co., Ma-risu, Ohio. ADVERTISING IN

Religious and Agricultural WEEKLIES,

HALF - PRICE.

Send for our Catalogue

OROCERIES.

Select Layer Kalsins, New Mince Meat, Citron and Figs, Choice Apple Butter, .

Extra fine Smoked Salmon,

California Apricots, Damsons and Pears.

189 Poplar Street.

Dried German Pears and Cherries, Choice Maple Syrup,

WM. DEAN & CO

For the Holidays. Legalized by authority of an Act of the Leg-islature. Fickets \$1 Each, 6 for \$5. One chance in every 3.

A full line of Jellies and Preserves,

1 Cash Prize of 1 Cash Prize of 1 Cash Prize of 1 Cash Prize of

PLASTERED. W. B. LOCKEY. Plasterer and Grate Setter, 101 UNION STREET.

mar Orders left with E. F. Risk & Co., 306 Main street, will be promptly attended to. 67-92

Scottish Commercial Insurance Co.

Capital One Million Pounds Sterling. Assets in United States over - - \$500,000. OFFICE, 16 MADISON ST. -OFFICES-NEW YORK,

GLASGOW. LONDON, 133 West George St. 82 Old Broad St., E. C. 176 Broadway. WESTERN DEPARTMENT, Including all States West of Pennsylvania Under Management of WM. R. KERR, General Agent, 312 Chestnut Street, St. Louis, Missouri.

H. T. TOMLINSON, Agent, No. 17 Madison Street, Memphis, Tennessee. 91-108

38th SEMI-ANNUAL STATEMENT OF THE Clay Fire and Marine Insurance

OF NEWPORT, KENTUCKY.

Capital, \$200,000 00; Cash Assets, \$333,238 75. CHARTER PERPETUAL.

E. H. MORIN, Secretary; D. WOLLF, President. Chartered March 10, 1856. Commenced Business July 1, 1856. Statement July 31, 1875.

LIABILITIES

CAPITAL AND NET SURPLUS \$284,751 09. JAMES E. WARNER & CO., Agents,

Assets, over - \$32,000,000 for loss.

Assets, over - \$32,000,000 for loss.

A \$20 Bond participates in four drawings each year, until it has drawn one of the following premiums:

L. SPENCER GOBLE, Vice President; EDWARD A. STRONG, Secretary: \$21, \$50, \$100, \$200, \$300, \$500,

THIS IS THE THIRD LARGEST COMPANY IN THE WORLD, AND PAYS THE Largest Dividends to its Policy holders.

This Company's average dividends for the last thirty years have been higher, and its average expenses for same time have been lower than any other Company in the United States.

All kinds of approved policies issued. Not having any Southern class, parties insuring in this old and sterling institution receive the same dividends as the Northern Policy-holders. Policies non-forfeitable after payment of second year's premium.

Whereas, Within the past seven years, forky-one weak or worthless hife Insurance Companies have been excluded from the State by orders of the Insurance Department; and Whereas, There is good reason to believe that within the next seven years many more of a like warthless character will be forced to retire.

This message is issued to admonish the vitisons of Tennessee, and so far as may be to save thom from loss in consequence thereof.

To guide the citisens of the State in the selection of the best Life Insurance Companies, we furnish the following practical illustration of their comparative merris.

In doing this we emphatically disclaim any unfriendliness teward any company, or any desire to injure any. Referring to the Massachasetts Insurance Reports of 1874, we select three of the best and three of the poorer class of companies:

BATIO OF EXPENSE TO INCOME FROM 1866 TO 1873, INCLUSIVE.

Mutual Benefit 10.33 Continenta 24.90
Mutual Life 10.30 Continenta 24.90
Mutual Life 10.80 Washington 24.67
Connecticut Mutual 11.63 Security 24.17
It will be noticed that the ratio of expense of the last three companies were more than isome companies to their policy holders since the organization of each?

Mutual Benefit 25.35 Continental 14.83 RATIO OF REPERBE TO INCOME PROM 1866 TO 1873, INCLUSIVE.

J. E. WARNER, State Agent, 24 Madison and 287 Main st , Memphis, Tenn.

MASONIC TEMPLE. Stockholders Masonic Temple.

Y OUR SEMI-ANNUAL GROUND RENTS
fall due os the 15th of this month, and
no indulgence must be expected, but promptpress with the terrors of the lease must be complied with or this leases will be formitted:

E. McDAVITT. Receiver,
88-105

COUCH BALSAM. WILLLAMS' Balsam Wild Cherry and Wood Naptha

THE FOLLOWING ORDER OF THE DIrectors of the Massaic Tempte, of Memphis, is the final action of the Board as to stock estacribed and unpaid:
Ressived. That the Secretary be required to collect all atook due the association by the first of January, 1876; and that all parties who refuse to pay their stock in full by that time, or give a satisfactory note, the claims will be placed in the hands of the attorney of the Tempte on the 15th of January, 1876, for suit.

A. B. TREADWELL,
S. H. JROOKS,
R. G. ORAIG,
H. J. LYNN,
DANID P. HADDEN, Precident,
A. J. WHEELER, Secretary.

DANID P. HADDEN, Precident,
A. J. WHEELER, Secretary.

POTENANTS.

NOTICE

NOYICE

VOUR SEMI-ANNUAL GROUND RENTS fall due on the 15th of this month, and

VOUR SEMI-ANNUAL GROUND RENTS fall due on the 15th of this month, and

Respectfully, LOR POSTERS, SHOW BILLS, CARDS, Coroulars, etc., gotism up with the latest style of types and on superior paper of any desired color, go to the Ledger offices and examine stock and prices.

INSURANCE.

Capital Anthorized.

Insurance Cc.

OF MEMPHIS.

Office, No. 20 Madison St. LOTTERY

> LOUIS HANAUER, - President 50,000 F. M. WHITE, - Vice President

Extra fine Smoked Salmon,
Fancy N. Y. State Cheese,
fullt Edge, Creamery and Roll Butter,
Extra Large Cape Cod Cranberries,
Windsor, Manor and Underwood
Pickles,
Adam Exton's "Trenton Crackers,"
Almonds, Filberts, Cream Nuts and
Pocans.

State Cheese,

The first Extraordinary Drawing was president ever by Col. Patrick, Pres't Board of Trade: Second by Governor James; Third by Ticket Holders; Feurth by City,
County and State officials, and the Fifth by sworn Commissioners. Extraordinary offsri
20 Chances for \$10, leaving balance to be deducted from Prizes after the Drawing.

Agents Wanted. Liberal Pay. For full particulars and Circulars and Circulars. Address the Manager, J. M. PATTEE, Laramite City,
Wyoming.

BIRECIORS:

BIRECIORS:

BURECIORS:

BURECIO M. C. PEARCE ... M. C. PEARCE.........of Pearre, Sugga & Co T. B. HAYNES........of T. B. Haynes & Co N. MALATESTA.......of N. Malatesta & Co

PEOPLES

Insurance Company

OF MEMPHIS, TENN.

CASH CAPITAL, \$300,000 00

OFFICERS: WM. M. FARRINGTON, President. H. T. LEMMON, Vice-President. J. A. SIMMONS, Secretary.

BONDS.

\$5.00

FIVE DOLLARS WILL PURCHASE A fraction of an Industrial Exhibition Bond, that is certain to draw ene of the following On December 6, 1875. A Tenth, which cost only \$5, can draw any of the tollowing, and will be received by the

Company at any time in six month, as \$5 in the purchase of a \$20 Bond. This is a chance for gain and no chance for 10 Premiums of
10 Premiums of
10 Premiums of
10 Premiums of
30 Premiums of
10 Premiums of
100 Premiums of
200 Premiums of
444 Premiums of
000 Premiums of 1,000 each | Paid in cash, 100 each | Paid in cash, 100 each | 20 each | 20 each | 20 each | 2.10 **

The Lowest Premium is \$2.10 Each Fraction must draw this sum.
All Fractions will be good with \$15 to purhase a whole \$20 Slond.
This is a chance for a fortune, and no chance

> \$100,000. \$1000, \$8000, \$5000, \$10,000, \$35,000.

\$100,000. The Bonds issued by the Industrial Exhibition Co. are a copy of the European Govern ent Loans. The Bonds are a safe investment.

PEOPLE OF SMALL MEANS. Can find no better or safer investment. No chance of loss. A fortune may be acquired On December 6th-On January 3d PURCHASE NOW. How to Purchase.

In person, or by certified Check, or Express, or Postal Order, or Draft, or enclose Greenbacks in a registered letter, to, and made payable to the Industrial Exhibition Co.

The funds rhised by sale of these Bonds will be applied to the erection of a CRYSTAL PALACE, Which Every American Will be Proud Of RECOLLECT.

The Industrial Exhibition is a legitimate en-terprise, chartered by the State of New York.
Its Directors are the best citizens of New York.
It has had seven drawings since July, 1874 and said out in principal and interest. 8750,000. Any one obtaining a premium, the Com-pany pledge itself not to make public. This enterprise is simply a new form of cond; in posense is it to be recognized as a

ttery. There are no blanks. Be sure and purchase There are no blanks. Be sure and purchase at once.

\$ 5 will buy a Fraction for December 6, 1875.

\$ 5 will buy a Quarter Bond for Jan. 3, 1876.

\$ 6 will buy a Half Bond for Jan. 3, 1876.

\$ 10 will buy a Whole Bond for Jan. 3, 1876.

\$ 10 will buy a Whole Bond for Jan. 3, 1876.

All Bonds are exchangable into city 16 s, in the suburhs of New York city.

Each Bondholder is regarded as an honorary member of the Industrial Exhibition Co., and is welcome at the Farlors of the Company, No.

12 East 17th street. Agonts wanted.

All communications and remittances to be made to the Industrial Exhibition Co., 12 East 17th street, between 5th Avenue and Broadway, New York city.

For the purpose of giving the Bondholders of the Industrial Exhibition Co. foll and complete information as to the progress of the ompany, and a complete list of the drawings, an Illustrated Journal will be published, viz:

The Industrial Exhibition Illustrated

The industrial Exhibition Illustrated Subscription One Dollar per Year.

Any one sending a club of 15 subscribers, with \$15, will be given a Premium of one Prac-ion or \$4 Bend; club of 27 subscribers, a \$4 fond; club of 50 subscribers, a whole Bend. Industrial Exhibition Illustrated. 12 East 17th Street, New York City. \$60 Will Purchase 13 Fractions.

MANHOOD. MANHOOD RESTORED.

VIOTIM OF YOUTHPUL INPRU-dence, causing prematare decay, her-is debility, etc., having tried in rain every war remedy, has found a simple seif-care, ich he will send fees to his follow-sufferers, dress J. H. KEHVES, 78 Bassan street, w York. Breach 17

For full information aprily to